

What is this About? This lawsuit alleges Citigroup, MUFG Bank, Standard Chartered, Société Générale, Bank of America, Barclays, BNP Paribas, Credit Suisse, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, and UBS (the “Defendants”) conspired to fix foreign currency (“FX”) instrument prices causing people to be overcharged when purchasing an FX Instrument from an individual or entity and that individual or entity transacted in an FX Instrument directly with a Defendant or one of Defendants’ alleged co-conspirators. Defendants maintain that these claims lack merit. The settlements are not evidence of liability or wrongdoing. The Court has not decided who is right.

Who’s Included? You are if: (1) you purchased an FX Instrument from an individual or entity from December 1, 2007 through [DATE OF PAO], and that individual or entity in turn transacted in an FX Instrument directly with a Defendant or alleged co-conspirator; and (2) you lived in NY, AZ, CA, FL, IL, MA, MN, or NC at the time of the transaction.

What do the Settlements provide? The \$23,630,000 Settlement Fund, less court-approved fees and costs, will be distributed based on the greater of (1) a *pro rata* award based on transaction volume of FX Instrument purchases with a discount applied for purchases after December 31, 2013; or (2) a *de minimis* award. See the Plan of Allocation at FXIndirectAntitrustSettlement.com for detailed payout information.

How can I get payment? If the Settlements are approved, you will receive a claim form in the mail or by email explaining the calculation of Settlement awards for eligible claimants. Claim forms will also be available on the settlement website. You can also submit documents showing your FX Instrument purchases to the Settlement Administrator, Heffler Claims Group, to substantiate your claim. The deadline to file a claim will be 120 days after the Court grants final approval of the Settlements.

What are my Rights? Do nothing - If you do nothing, you will get no settlement proceeds but will be legally bound by all Court judgments and you won’t be able to sue, or continue to sue, Defendants for the same claims in this action. **Object** - If you want to remain in the Settlements but wish to object to the Settlements or any aspect of them, you must submit your objection by [50 DAYS PRIOR TO FAIRNESS HEARING]. **Exclude** - If you want to maintain your right to sue the Defendants, you must exclude yourself from the Settlements by [50 DAYS PRIOR TO FAIRNESS HEARING]. If you exclude yourself, you will not get a payment from these Settlements. If you do not exclude yourself, you will remain a member of a Settlement Class and your legal claims will be released even if you do not submit a claim.

When will the Court decide? A Fairness Hearing will be held on [MONTH, DAY, YEAR (date set by Court)] at time at the Thurgood Marshall US Courthouse, 40 Foley Square, NY, NY 10007, in Courtroom 1106 to consider whether to approve the Settlements and fee and costs application. You may, at your own expense, appear at the hearing, but you do not have to. Class Counsel will ask the Court to approve an award of attorneys’ fees of up to 26.21% of the Settlement Fund, plus service awards for the class representatives and reimbursement of costs and expenses not to exceed \$1,825,000. The fee application will be available on the settlement website when filed.

This is only a summary. For more information, including Settlement Agreements and release of claims, instructions on filing a claim (when available), and details on how to exclude or object to the Settlements, visit FXIndirectAntitrustSettlement.com or call 1-844-245-3777.